(b) the names of Banks from which the loan was borrowed by each of companies and when such loan was borrowed alongwith the amount of loan borrowed and the details of outstanding amount with interest against each company as on date;

(c) whether any action has been taken so far by the Government for the recovery of loan from the said companies alongwith the outcome thereof; and

(d) if not, the concrete steps Government are going to take or have taken so far to recover loan from above-said companies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Credit Information Bureau (India) Limited is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and non suit-filed accounts (wilful defaulters) of Rs. 25 Lacs and above. The information can be accessed at CIBIL website *www.cibil.com.* The information is based on an application developed to enable the users to access data through a parameterised search process across banks and companies at various geographical locations.

(c) and (d) Government of India and Reserve Bank of India have stipulated certain steps for recovery of loans, which, *inter-alia,* include evolving and implementing a recovery policy by banks, filing of suits in civil courts/DRTs, issue of notices under SARFAESI Act, 2002, compromise settlement and monitoring and follow up of NPAs at various levels. The Credit Information Companies (Regulation) Act 2005 has been enacted to provide for regulation of credit information companies and to facilitate efficient distribution of credit. Credit Information Bureau has also been set up to disseminate information on borrowers to the banks.

Losses Suffered due to VAT

174. SHRIMATI N.P. DURGA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many States have reported loss in their revenue earnings in the first quarter of implementation of VAT;

(b) if so, the details of States which have incurred losses in the first quarter of implementation of VAT;

(c) whether any representation has been received from the State Government of Andhra Pradesh for compensating the revenue loss due to implementation of VAT; and

(d) if so, what steps Government have taken in this regard so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) As per the information furnished by the State Government for the months of April and May, 2005, the States of Bihar, Kerala and Tripura have incurred revenue loss, in absolute terms, compared to corresponding period of last year.

(c) No, Sir.

(d) Does not arise.

Establishment of Rural Business Hubs

175. SHRI A. VIJYARAGHAVAN: Will the Minister of PANCHAYATI RAJ be pleased to state:

(a) whether there is any proposal under Government's consideration to establish rural business hubs;

(b) if so, the details including the States selected for the above, criteria adopted for selection, the sectors selected and the proposed period of implementation of the above rural business hubs;

(c) the details regarding the response asked from various States and the response received from the States as on today, State-wise and category-wise; and

(d) the details of financial and technical support provided/proposed to be given to States, State-wise and category-wise as on today?

THE MINISTER OF PANCHAYATI RAJ (SHRI MANI SHANKAR AIYAR): (a) to (d) The Prime Minister in his inaugural address to the Conference of Chief Ministers and State Ministers in charge of Rural Development and Panchayati Raj on Poverty Alleviation and Rural Prosperity through Panchayati Raj held on 29-30 June, 2004 emphasized the importance of providing Rural Business Hubs, drawing on China's experience of Town and Village Enterprises that add value to agricultural produce in rural